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Retirement provision and asset planning

Navigation

- Public Relations
- Press / TV / Radio
- Blog
- Books & Articles

More articles on this topic

Old-age poverty, Pension scheme, Pension provision, Consulting, state pension, Real Estate, Pension, Rürup, Support Fund, Time value accounts



updated on September 11, 2024

1. Private pension provision affects us all

Private pension provision affects us all

While 20 years ago bottle-collecting pensioners were a rare sight on Germany's streets, today they are already part of the **everyday street scene.** The results of a survey by Deutsche Bank clearly show that already every **second German citizen** has **anxiety** about no longer being able to maintain the **accustomed standard of living** in old age, or even sliding into **poverty in old age.** Furthermore, **78% of the respondents** also stated in this study that they did not expect to have **sufficient financial resources** available in old age. Consequently, **confidence in the statutory pension** is currently lower than ever before.

It has been known from the media and politics for many years that the statutory pension is no longer a **guarantor** for a **carefree retirement**, which makes a **private pension plan** absolutely necessary. At the latest when the **annual pension statement** is inspected, it becomes obvious to the individual that, given the current **retirement policy development**, **private provision measures** must be taken. For even if **poverty in old age** will certainly not affect everyone in the economic sense, no one across **all sections of society** would want to accept a reduction in **quality of life** and **standard of living** in old age.

Fixed: living in dignity and **without charitable support** is **no longer a matter of course**, and today, more than ever, requires a **planned approach** and corresponding **economic** as well as **legal** KNOW HOW.

Independent advice and long-term pension strategy for your retirement provision

But how should one insure oneself privately and provide for **old age?** Which **investment strategy** is the right one and which **insurances** keep what they promise?

It can be ascertained that, on the part of politicians, the **responsibility for old-age provision and asset planning** has largely been transferred to the **citizen**, and **concrete, financial-policy-founded recommendations for action or strategies** are not to be expected. Accordingly, a great deal of uncertainty is felt across **all sections of society**, which is further fuelled by a confusing number of **financial and insurance products**.

There can therefore be no uniform **answer or strategy** to these questions. **Individual requirements** and **life situations** should definitely be included in a sustainable **provision concept**. And to ensure that you are really in the best possible position, a precise analysis of your **current financial situation** should be carried out beforehand, along with all expected **developments in your financial circumstances**. Furthermore, it is urgently advisable to review the various **provision models**, in particular **government-subsidised pension products**, also with regard to their tax **advantages and disadvantages**. An increased **tax burden** in old age, and possibly additional contributions to **statutory health insurance**, very often significantly reduce the freely available pension amount. An **insurance and tax mathematics** check is therefore highly recommended even before conclusion.

Accordingly, **independent advice** without pressure to conclude a contract and without **commission** is highly recommended at this point, so that your interests are protected in old age. **Speak to us with pleasure!**

Investment opportunities for retirement provision and asset planning:

- Owner-occupied properties
- Letting of real estate
- Shares
- Funds
- Savings plans
- Riester pension
- Rürup pension
- Life insurance
- Cooperative shares
- ETF's
- Insurance wrapper
- Tax saving models
- Closed-end investments
- Time value accounts
- Support fund
- Pension funds
- Pension fund
- Precious metals
- Savings plans
- Participation rights

How we support you with your retirement provision and asset planning:

- Advice on insurance law
- Independent advice on various pension models
- Assessment of existing insurance contracts
- Explanations of funding models and investment models
- Independent pension advice on a fee basis
- Tax advice and analysis of existing investments from a tax perspective

Helpful further articles on the subject of asset planning:

- Pre-programmed old-age poverty despite additional private provision by those with compulsory insurance
- Legal advice for your private pension provision
- Retirement provision benefits companies and employees – savings pot for medium-sized companies
- Old-age poverty: European countries expropriate pension savers

Video Consultation

If you would prefer a face-to-face consultation, we can also offer you a video consultation.

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Arrange your personal appointment with us.

Arrange appointment / request a callback

Get a Second Legal Opinion

Are you already receiving legal advice and would like a second opinion? In this case, please contact Dr. Fiala directly via the link below.

Contact us now

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Did you find what you were looking for? Do you know someone who could use our support? **Feel free to recommend us.**

Dr. Johannes Fiala
PhD, MBA, MM

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